

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JOSHUA R CORNELIUS  
AMY L CORNELIUS  
Debtor(s)

Case No. 18-22200GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/31/2018.
- 2) The plan was confirmed on 08/16/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/16/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/09/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$65,768.66.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$10,668.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$10,668.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,723.46  
Court Costs \$0.00  
Trustee Expenses & Compensation \$508.46  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,231.92**

Attorney fees paid and disclosed by debtor: \$900.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
FIRST MERIT BANK	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	599.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	6,396.28	6,396.28	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	22,056.34	22,056.34	22,056.34	2,003.55	968.30
HUNTINGTON NATIONAL BANK(*)	Secured	7,958.85	7,958.85	7,958.85	776.19	322.02
HUNTINGTON NATIONAL BANK(*)	Unsecured	6,319.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	21,570.48	21,570.48	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	47,036.41	33,674.60	33,674.60	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	2,560.31	2,560.31	0.00	0.00
MERCER COUNTY STATE BANK	Secured	56,448.00	55,689.46	0.00	3,366.02	0.00
MERCER COUNTY STATE BANK	Secured	0.00	432.10	432.10	0.00	0.00
NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT PC TRUST	Unsecured	0.00	2,230.61	2,230.61	0.00	0.00
NAVIENT PC TRUST	Unsecured	0.00	1,080.51	1,080.51	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	77.28	77.28	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	8,000.00	3,854.93	3,854.93	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	8,971.53	8,971.53	0.00	0.00
PHFA(*)	Secured	147,867.00	150,069.27	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,207.00	1,157.79	1,157.79	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	7,463.00	7,482.06	7,482.06	0.00	0.00
PREFERRED CUSTOMER ACCOUNT+	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STPC/CBSD	Unsecured	696.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	7,393.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	9,007.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	164.00	126.50	126.50	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	1,486.96	1,486.96	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	940.28	940.28	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	318.79	318.79	0.00	0.00
WELLS FARGO	Unsecured	895.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	38.42	38.42	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	856.88	856.88	0.00	0.00
WEST PENN POWER*	Unsecured	800.00	759.00	759.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$3,366.02	\$0.00
Mortgage Arrearage	\$432.10	\$0.00	\$0.00
Debt Secured by Vehicle	\$30,015.19	\$2,779.74	\$1,290.32
All Other Secured	\$31,398.89	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$61,846.18</b>	<b>\$6,145.76</b>	<b>\$1,290.32</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$37,529.53	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$37,529.53</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,654.79</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,231.92</u>
Disbursements to Creditors	<u>\$7,436.08</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$10,668.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/14/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.